

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
SUMNER, MARGARET L

Case No.: 21-15374  
Chapter: 7  
Judge: KCF

---

**NOTICE OF PROPOSED ABANDONMENT**

---

Thomas J. Orr, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clarkson S. Fisher US Courthouse  
402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on September 14, 2021 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

Real Estate at: 384 BISHOP STREET, BROWNS MILLS, NJ  
The debtor(s) purchased the property in 2007 for \$149,300. The property is valued at \$145,000 based upon an appraisal from November 2020. The amount due on the mortgage is greater than the value of the property.

Liens on property:

Midland Mortgage-\$150,411

Amount of equity claimed as exempt:

NONE

Objections must be served on, and requests for additional information directed to:

Name: /s/Thomas J. Orr, Trustee  
Address: 321 High Street, Burlington, NJ 08016  
Phone number: (609)386-8700

In re:  
Margaret L Sumner  
Debtor

Case No. 21-15374-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 09, 2021

User: admin  
Form ID: pdf905

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2021:

Recip ID	Recipient Name and Address
db	+ Margaret L Sumner, 384 Bishop Street, Browns Mills, NJ 08015-6813
519251707	+ Capital Health System, c/o Arcadia Recovery Bureau, 645 Penn Street, PO Box 6768, Reading, PA 19610-0768
519251714	JPMorgan Chase Bank, N.A., c/o Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Tpk, Suite 220, PO Box 9036, Syosset, NY 11791-9036
519267318	+ Jeffrey Thomas, 24 Robin Road, Eastampton, NJ 08060-3331
519251717	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
519251718	+ Toyota Motor Credit Corp, PO Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 09 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 09 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519251708	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 09 2021 20:21:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
519251709	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2021 20:17:00	Citibank N.A., c/o Midland Credit Management, 320 East Big Beaver Road, Suite 300, Troy, MI 48083-1271
519251710	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 09 2021 20:20:54	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519251711	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 09 2021 20:20:54	Comenity Capital Bank, c/o Portfolio Recovery Assoc, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
519251712	Email/Text: mrdiscen@discover.com	Aug 09 2021 20:17:00	Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850-5316
519251713	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 09 2021 20:20:53	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
519251715	Email/PDF: ais.midfirst.ebn@americaninfosource.com	Aug 09 2021 20:20:46	Midland Mortgage/MidFirst, 999 NW Grand Boulevard, PO Box 268959, Oklahoma City, OK 73126-8959
519251716	Email/PDF: gecsed@recoverycorp.com	Aug 09 2021 20:21:01	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
519253770	+ Email/PDF: gecsed@recoverycorp.com	Aug 09 2021 20:20:47	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Aug 09, 2021

Form ID: pdf905

Total Noticed: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Margaret L Sumner mail@jenkinsclayman.com connor@jenkinsclayman.com
Jeffrey E. Jenkins	on behalf of Debtor Margaret L Sumner mail@jenkinsclayman.com connor@jenkinsclayman.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7